

AMENDMENTS TO THE CLAIMS

This listing of claims will replace all prior listings of claims in the application:

Listing of Claims:

1. (Currently Amended) A method of providing personalized customer service, comprising:

electronically receiving purchase information at a data management system from one or more purchases made from a particular merchant using a financial card affiliated with the particular merchant and provided to the customer by a financial card provider, the financial card provider being distinct from the merchant, the financial card having an associated financial account, the financial card having an RFID a radio frequency identification (RFID) device coupled thereto, the RFID device storing identification data identifying the financial account;

wherein the purchase information includes an identification of items purchased during the one or more purchases;

causing the received purchase information to be stored in electronic storage associated with the financial card provider separate from the card as purchase history information associated with the financial account;

reading the identification data from the RFID device using an RFID reading device;

electronically identifying the financial account based on the identification data;

retrieving from electronic storage the stored purchase history information associated with the identified financial account; and

providing personalized service to the customer tailored to the purchase history information associated with the identified financial account.

2. (Original) The method of claim 1, wherein the financial card is a credit card and the financial account is a credit card account.

3. (Original) The method of claim 1, further comprising:
reading the identification data from the RFID device using the RFID
reading device after the customer has selected one or more items to be purchased;
offering the customer a financial reward based on the selected items to be
purchased.

4. (Canceled)

5. (Currently Amended) The method of claim 1, wherein the financial card ~~may~~
~~only be~~ is only used to make purchases from the particular merchant.

6. (Currently Amended) The method of claim 1, wherein the financial card is
affiliated with the particular merchant ~~but may~~ and also can be used to make purchases
from one or more other merchants; and
the method further comprising offering the customer a financial incentive
for making purchases from the particular merchant using the financial card as compared
to making purchases from the one or more other merchants using the financial card.

7. (Original) The method of claim 1, further comprising:
determining a number of loyalty points to be awarded to the financial
account based on the purchase information; and
providing the customer a financial reward based on the number of loyalty
points awarded to the financial account.

8. (Original) The method of claim 1, wherein providing personalized service to
the customer comprises offering the customer a discount on particular items based on
the identified items purchased during the one or more purchases.

9. (Original) The method of claim 8, wherein offering the customer a discount on
particular items based on the identified items purchased during the one or more

purchases comprises offering the customer a discount on a particular item of which the customer has purchased a predetermined quantity.

10. (Original) The method of claim 1, wherein reading the identification data from the RFID device using an RFID reading device comprises automatically detecting and reading the identification data from the RFID device when the customer enters the merchants premises.

11. (Original) The method of claim 1, wherein providing personalized service to the customer comprises automatically indicating to the customer the location of one or more items previously purchased by the customer.

12. (Currently Amended) A system for providing personalized customer service, comprising:

a purchase information module operable to receive purchase information from one or more purchases made from a particular merchant using a financial card affiliated with the particular merchant and provided to the customer by a financial card provider, the financial card provider being distinct from the merchant, the financial card having an associated financial account, the financial card having a radio frequency identification (RFID) ~~an RFID~~ device coupled thereto, the RFID device storing identification data identifying the financial account;

wherein the purchase information includes an identification of items purchased during the one or more purchases;

a data storage module operable to cause the received purchase information to be stored in electronic storage associated with the financial card provider separate from the card as purchase history information associated with the financial account;

an RFID reading device operable to read the identification data from the RFID device;

a purchase information management module operable to:

identify the financial account based on the identification data;
retrieving from electronic storage the stored purchase history
information associated with the identified financial account; and
a customer service module operable to provide personalized service to the
customer tailored to the purchase history information associated with the identified
financial account.

13. (Original) The system of claim 12, wherein the financial card is a credit
card and the financial account is a credit card account.

14. (Original) The system of Claim 12, wherein:
the RFID reading device is further operable to read the identification data
from the RFID device using the RFID reading device after the customer has selected
one or more times to be purchased; and
the system further comprises a financial incentive module operable to offer
the customer a financial reward based on the selected items to be purchased.

15. (Canceled)

16. (Currently Amended) The system of Claim 12, wherein the financial card
~~may only be~~ is only used to make purchases from the particular merchant.

17. (Currently Amended) The system of Claim 12, wherein the financial card is
affiliated with the particular merchant ~~but may~~ and also can be used to make purchases
from one or more other merchants; and
the system further comprising a financial incentive module operable to
offer the customer a financial incentive for making purchases from the particular
merchant using the financial card as compared to making purchases from one or more
other merchants using the financial card.

18. (Original) The system of Claim 12, further comprising a financial reward module operable to:

determine a number of loyalty points to be awarded to the financial account based on the purchase information; and

provide the customer a financial reward based on the number of loyalty points awarded to the financial account.

19. (Original) The system of Claim 12, wherein the customer service module is operable to provide personalized service to the customer by offering the customer a discount on particular items based on the identified items purchased during the one or more purchases.

20. (Original) The system of Claim 12, wherein the customer service module is operable to offer the customer a discount on a particular item of which the customer has purchased a predetermined quantity.

21. (Original) The system of Claim 12, wherein the RFID reading device is operable to automatically detect and reading the identification data from the RFID device when the customer enters the merchants premises.

22. (Original) The system of Claim 12, wherein the customer service module is operable to provide personalized service to the customer by automatically indicating to the customer the location of one or more items previously purchased by the customer.

23. (Currently Amended) A method of providing personalized customer service, comprising:

a financial card issuer providing a customer a financial card having a radio frequency identification (RFID) ~~an RFID~~ device coupled thereto, the financial card being

affiliated with a particular merchant and having an associated financial account, the RFID device storing identification data identifying the financial account;

electronically receiving purchase information from one or more purchases made from the particular merchant using the financial card, the purchase information including an identification of items purchased during the one or more purchases;

storing the received purchase information in electronic storage associated with the financial card issuer separate from the card as purchase history information associated with the financial account;

periodically communicating the stored purchase history information to the merchant ~~such that the merchant may~~ to allow the merchant to provide personalized service to the customer tailored to the purchase history information associated with the identified financial account in response to the RFID device being detected and identified as being associated with the financial account.

24. (Original) The method of Claim 23, wherein the financial card is a credit card and the financial account is a credit card account.

25. (Currently Amended) The method of Claim 23, wherein the financial card ~~may only be~~ is only used to make purchases from the particular merchant.

26. (Currently Amended) The method of Claim 23, wherein the financial card is affiliated with the particular merchant ~~but may~~ and also can be used to make purchases from one or more other merchants; and

the method further comprising a offering the customer a financial incentive for making purchases from the particular merchant using the financial card as compared to making purchases from the one or more other merchants using the financial card.

27. (Currently Amended) The method of Claim 23, further comprising:
determining a number of loyalty points to be awarded to the financial account based on the purchase information;

communicating to the merchant the number of loyalty points awarded to the financial account to allow the merchant to ~~such that the merchant may~~ provide the customer a financial reward based on the number of loyalty points.

28. (Currently Amended) A system of providing personalized customer service, the system comprising a financial card issuer, the financial card issuer including:

a financial card issuing module operable to provide a customer a financial card having a radio frequency identification (RFID) ~~an RFID~~ device coupled thereto, the financial card being affiliated with a particular merchant and having an associated financial account, the RFID device strong identification data identifying the financial account;

a purchase history information storage module operable to:

receive electronic purchase information from one or more purchases made from the particular merchant using the financial card, the purchase information including an identification of items purchased during the one or more purchases; and

store the receive purchase information in electronic storage associated with the financial card provider separate from the card as purchase history information associated with the financial account; and

periodically communicate the stored purchase history information to the merchant such that ~~the merchant may~~ to allow the merchant to provide personalized service to the customer tailored to the purchase history information associated with the financial account.

29. (Original) The system of Claim 28, wherein the financial card is a credit card and the financial account is a credit card account.

30. (Currently Amended) The system of Claim 28, wherein the financial card ~~may only be~~ is only used to make purchases from the particular merchant.

31. (Currently Amended) The system of Claim 28, wherein the financial card is affiliated with the particular merchant ~~but may~~ and also can be used to make purchases from one or more other merchants; and

the system further comprises a financial incentives module operable to offer the customer a financial incentive for making purchase from the particular merchant using the financial card as compared to making purchases from the one or more other merchants using the financial card.

32. (Currently Amended) The system of claim 28, wherein the financial card provider further includes a financial rewards module operable to:

determining a number of loyalty points to be awarded to the financial account based on the purchase information;

communicating to the merchant the number of loyalty points awarded to the financial account to allow ~~such that~~ the merchant ~~may~~ to provide the customer a financial reward based on the number of loyalty points.

33. (Currently Amended) A system, comprising:

a computer system, having a processor; and

a computer readable medium coupled to the computer system, the computer readable medium comprising a program operable, when executed by the processor, to:

electronically receive purchase information from one or more purchases made from a particular merchant using a financial card affiliated with the particular merchant and provided to the customer by a financial card provider, the financial card having an associated financial account, the financial card having a radio frequency identification (RFID) ~~a RFID~~ device coupled thereto, the RFID device sorting identification data identifying the financial account;

wherein the purchase information includes an identification of items purchased during the one or more purchases;

cause the received purchase information to be stored in electronic storage associated with the financial card provider separate from the card as purchase history information associated with the financial account;

read the identification data from the RFID device using an RFID reading device;

identify the financial account based on the identification data;
retrieve from electronic storage the stored purchase history information associated with the identified financial account; and

provide personalized service to the customer tailored to the purchase history information associated with the identified financial account.